Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main B1 (Official Form 1) (1/08) Document Page 1 of 47

United States Bankruptcy Court Northern District of Illinois Eastern Division

Voluntary Petition

Name of Debtor (if individual, enter Last,		Name o	Name of Joint Debtor (Spouse) (Last, First, Middle)					
Brown, Cha	ta							
All Other Names used by the Debtor in that and trade names):	arried, maider	n All Oth maide	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
Last four digits of Soc. Sec. or Individual- (if more than one, state all) * ***_***_*	Complete EIN		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *					
Street Address of Debtor (No. & Street, 0	ity, and State):		Street	Address of Joi	nt Debtor (No	. & Street, City	, and State):	
2320 E. 70th Place Ap	#1st Floor		_					
Chicago IL		60649						
County of Residence or of the Principal I	lace of Business:		County	y of Residence	or of the Prin	cipal Place of I	Business:	
CC	OK							
Mailing Address of Debtor (if different fro	n street address)		Mailing	Address of Jo	oint Debtor (if	different from s	street address):	
3473 S. King Dr. # 257 Chicago IL		60616					60616	
Location of Principal Assets of Business	Debtor (if different from st	reet address	above):					
Type of Debtor (Form of Organization) (Check one box)	Nature of Bi		Chap	ter of Bankru	ptcy Code Ur	nder Which th	e Petition is Filed (Check one box)	
Individual (includes Joint Debtors				napter 7		☐ Chapter	15 Petition for Recognition	
See Exhibit D on page 2 of this form Corporation (includes LLC & LLF	Single Asset Real defined in 11 U.S.		.	hapter 9 hapter 11		of a Fore	eign Main Proceeding	
	Railroad		☐ Ch	hapter 12		•	15 Petition for Recognition	
	☐ Stockbroker☐ Commodity Broke	er	□ Ch	hapter 13			eign Nonmain Proceeding	
Other (If debtor is not one of the above entities, check this box	☐ Clearing Bank			Nature of Debts (Check one Box)				
and state type of entity below.)	Other			■ Debts are primarily consumer Debts are primarily business debts, defined in 11 U.S.C. debts.				
	Tax-Exempt (Check box, if a			101(8) as "incu		deb	io.	
	Debtor is a tax-ex organization unde	•		dividual primari ersonal, family,				
	United States Coo Revenue Code).			irpose."				
Filing Fee	Check one box)		Check	one box	Cha	apter 11 Debt	ors	
Filing Fee attached			□ D	☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D)				
☐ Filing Fee to be paid in installments (pplicable in individuals or	nly). Must atta	ch					
signed application for the court's consunable to pay fee except in installment	ideration certifying that th	e debtor is	□ D	Check if: ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.				
☐ Filing Fee wavier requested (applicate	le to chapter 7 individuals	only). Must	Checl	k all applicable plan is being f	e boxes:		- — — — — —	
attach signed application for the cour	s consideration. See Office	cial Form 3B.	l ⊔ _A	-	•		etition from one of more classes	
			of	f creditors, in a	cccordance w	ith 11 U.S.C. §	§ 1126(b).	
Statistical/Administrative Information Debtor estimates that funds will be a	ailable for distribution to u	unsecured cre	edtiors.				This space is for court use only	
Debtor estimates that, after any exer funds available for distribution to uns	pt property is excluded a			es paid, there w	vill be no			
Estimated Number of Creditors								
1- 50- 100- 49 99 199	200- 999 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000		
Estimated Assets								
\$0 to \$50,001to \$100,001 to \$50,000 \$100,000	\$500,001 \$1,000,001 to \$1 to \$10 million million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		
Estimated Liabilities								
\$0 to \$50,001 to \$100,001 to \$50,000 \$100,000	\$500,001 \$1,000,001 to \$1 to \$10	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500	\$500,000,001 to \$1billion			

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main B1 (Official Form 1) (1/08) Page 2 of 47 Document **Voluntary Petition** Name of Debtor(s) Brown, Chantanique Lata This page must be completed and filed in every case) All Prior Bankruptcy Case Filed Within Last 8 Years (if more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: None None Pending Bankruptcy Case Filed by any Spouse, Partner, or Affilate of this Debtor (if more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: None District: Relationship: Judge: **Exhibit B** Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 pursuant to Section 13 or 15 (d) of the Securities Exchange Act of or 13 of title 11, United States Code, and have explained the relief available under 1934 and is requesting relief under chapter 11.) each such chapter. I further certify that I have delivered to the debtor the notice required by 11 USC § 342(b). Exhibit A is attached and made a part of this petition. /s/ Mario M Arreola Mario M Arreola Dated: 06/23/2009 **Exhibit C** Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Nο **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. П Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check the Applicable Box.) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) П Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of Landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for



Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1))

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day

П

possession was entered, and

period after the filing of the petition.

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main B1 (Official Form 1) (1/08) Document Page 3 of 47

Voluntary Petition

This page must be completed and filed in every case)

Name of Joint Debtor(s)

Brown, Chantanique Lata

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

/s/ Chantanique Lata Brown Chantanique Lata Brown

Dated: 06/23/2009

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition (Check only **one** box.)

□ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

<< Sign & Date on Those Lines

Signature of Attorney /s/ Mario M Arreola

Signature of Attorney for Debtor(s)

Mario M Arreola

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 06/23/2009

* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedule incorrect.

Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



Document Page 4 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown Debtor

Bankruptcy Docket #:

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed. 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunites for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Dated: 06/23/2009

/s/ Chantanique Lata Brown
Chantanique Lata Brown



Sign & Date Here

Document Page 5 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Dated:

06/23/2009

Chantanique Lata Brown Debtor

Bankruptcy Docket #:

Sign & Date

Here

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

	1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunties for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is
	not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
l ce	rtify under penalty of perjury that the information provided above is true and correct.

PFG Record # 365885 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

Document Page 6 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

			AMOUNTS SCHEDULED			
Name of Schedule	Attached YES NO	Pages	Assets	Liabilities	Other	
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-	
SCHEDULE B - Personal Property	Yes	3	\$3,760	\$-	\$-	
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-	
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$-	\$-	
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-	
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$42,476	\$-	
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-	
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-	
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,418	
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,802	
TOTALS	\$ 3,760 TOTAL ASSETS	\$ 42,476 TOTAL LIABILITIES				

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 7 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Chantanique Lata Brown / Debtor

Bankruptcy Docket #:

STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 6,350.00
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 6,350
State the following:	
Average Income (from Schedule I, Line 16)	\$ 2,417.76

Average Income (from Schedule I, Line 16)	\$ 2,417.76
Average Expenses (from Schedule J, Line 18)	\$ 2,802.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 1,893.35

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 42,476.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 42,476.00

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 8 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim				
[x] None								
Total Market Value of Real Property (Report also on Summary of Schedules)								

PFG Record # 365885 B6A (Official Form 6A) (12/07) Page 1 of 1

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	NONE	Description and Location of Property	H & J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or
01. Cash on Hand	X			
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.		Chase Bank - checking acct# 4296 - no balance kept		None
03. Security Deposits with public utilities, telephone companies, landlords and others.		Security deposit with landlord - \$1,250		None
04. Household goods and furnishings, including audio, video, and computer equipment.		Household goods; TV, DVD player, computer, sofa, loveseat, coffee and end tables, vacuum, table/chairs, lamps, bedroom sets, microwave, pots/pans, dishes/flatware		\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, family pictures		\$ 30
06. Wearing Apparel		Necessary wearing apparel		\$ 200
07. Furs and jewelry.		Earrings, watch, costume jewelry		\$ 30
08. Firearms and sports, photographic, and other hobby equipment.	X			
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	H W J	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
10. Annuities. Itemize and name each issuer.	X				
11. Interests in an educational IRA as defined in 26 U.S.C 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(B)(1). Give particulars. (File separately the records(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	X				
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars		Pension w/ employer - 100% exempt		\$ 2,000	
13. Stocks and interests in incorporated and unincorporated businesses.	X	rension w/ employer - 100 /0 exempt		Ψ 2,000	
14. Interest in partnerships or joint ventures. Itemize. Itemize.	X				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts receivable	X				
17. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled	X				
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
19. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights and other intellectual property. Give particulars.	X				
23. Licenses, franchises and other general intangibles.	X				
24. Customer list or other compilations containing personally identifiable information (as defined in 11 USC 101 41A provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes	X				

PFG Record # 365885

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE B - PERSONAL PROPERTY					
Type of Property	N O N E	Description and Location of Property	C H M	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or	
25. Autos, Truck, Trailers and other vehicles and accessories.	X				
26. Boats, motors and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplie used in business.	X				
30. Inventory	X				
31. Animals	X				
32. Crops-Growing or Harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				
		Total (Report also on Summary of Schedules)		\$3,760	

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 12 of 47 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDULE C - PROPERTY CLAIMED EXEMPT								
Debtor claims the exemptions to which debtor is entitled under: (Check one box) 11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)		Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD player, computer, sofa, lovesea coffee and end tables, vacuum, table/chairs, lamps, bedroom sets, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 1,500	\$ 1,500
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. Books, family pictures	735 ILCS 5/12-1001(a)	\$ 30	\$ 30
06. Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 30	\$ 30
12. Interest in IRA,ERISA, Keogh, or other pension or profit sharing plans. Give particulars			
Pension w/ employer - 100% exempt	735 ILCS 5/12-1006	\$ 2,000	\$ 2,000

Document Page 13 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	A A B	* Date Claim was Incured * Nature of Lien *Value of Property Subject to Lien *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
[x] None								

(Report also on Summary of Schedules.)

Total

(if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

Document Page 14 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYP	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adju

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 15 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

느	<u> </u>							
C	reditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 ount of laim
1	Acai Burn Bankruptcy Dept. PO Box 10233 Des Moines IA 50381 Acct #: 100628789			Dates: 2004-09 Reason: Credit Extended to Debtor(s)				\$ 70
2	America's Financial Choice Bankruptcy Department 10302 S. Halsted St. Chicago IL 60643 Acct #: 2080			Dates: 6/13/08 Reason: PayDay Loan				\$ 600
3	America's Financial Choice Bankruptcy Department 10302 S. Halsted St. Chicago IL 60643 Acct #: 2080			Dates: 6/13/08 Reason: PayDay Loan				\$ 700

Record # 365885 B6F (Official Form 6F) (12/07) Page 1 of 12

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Cr	editor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
4	Ameriloan Bankrptcy Dept 2533 N. Carson Ste 4976 Carson City NV 89706 Acct #: 6727531			Dates: 2004-09 Reason: PayDay Loan				\$ 300
5	AT&T Bankruptcy Dept. 1585 Waukegan Road Waukegan IL 60085 Acct #: 1510620682			Dates: 2004-09 Reason: Utility Bills/Cellular Service				\$ 400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Collection Company of America Bankruptcy Department 700 Longwater Dr. Norwell MA 02061

6	Bally Total Fitness Bankruptcy Department 12440 Imperial Hwy., Ste. 300 Norwalk CA 90650 Acct #: 2605029171000	Dates: 2008 Reason: Membership/Subscription	\$ 1,200
7	Capital One Bankruptcy Dept. 1957 Westmoreland Road Holtsville NY 00501	Dates: 2001-08 Reason: Credit Card or Credit Use	\$ 1,300
	Acct #: 529115202557		

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Portfolio Recovery Assoc. Riverside Commerce Center 120 Corporate Blvd., Ste. 100 Norfolk VA 23502

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
R Certegy Payment Recover Serv			Datas: cook oo				

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

			_		
8	Certegy Payment Recover Serv. Bankruptcy Department PO Box 30272 Tampa FL 33630	Dates: 2004-09 Reason: NSF Checks			\$ 25
	Acct #: 47152007				
9	<u>Chase</u> Bankruptcy Department 800 Brooksedge Blvd.	Dates: 2003-08 Reason: Credit Card or Credit Use			\$ 2,000

Westerville OH 43081

Acct #: 784724296

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Alliance One Bankruptcy Department 1160 Center Pointe Dr., #1 Mendota Heights MN 55120

10 <u>Citibank</u> Bankruptcy Department PO Box 769013 San Antonio TX 78245 Acct #: 922405271	Dates: 2004-09 Reason: Credit Card or Credit Use	\$ 80
11 City of Chicago Bureau Parking Department of Revenue PO Box 88292 Chicago IL 60680 Acct #: 2080	Dates: 2008 Reason: Fines	\$ 400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Secretary of State Attn: Safety & Financial Resp 2701 S. Dirksen Pkwy. Springfield IL 62723

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 18 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

SCHEDULE F - CREDITORS	Н	OL	DING UNSECURED NON-PR	101	RIT	ΓΥ	CLAIMS
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	A A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of
2 Comcast C/O Credit Protection ASSO 13355 Noel Rd Ste 2100 Dallas TX 75240			Dates: 2003-08 Reason: Cable Bill				\$ 500
Acct #: 1450214614							
Law Firm(s) Collection Agent((s) F	₹ері	resenting the Original Creditor				
Comcast Bankruptcy Department PO Box 3002 Southeastern PA 19398 Wilber Law Firm, PC							
Bankruptcy Department PO Box 2159 Bloomington IL 61702							
Attn: System Credit/BK Dept 2100 Swift Dr. Oak Brook IL 60523			Dates: 2004-09 Reason: Utility Bills/Cellular Service				\$ 1,000
Acct #: 8179738042							
Law Firm(s) Collection Agent((s) F	Repi	resenting the Original Creditor				
Harris & Harris, Ltd. Bankruptcy Department 222 Merchandise Mart, #1900 Chicago IL 60654	. /	•					
CRI Purchasing c/o ER Solutions PO Box 9004 Renton WA 98057			Dates: 2004-09 Reason: Credit Extended to Debtor(s)				\$ 350
Acct #: 940000605697							
P.O. Box 105873 Atlanta GA 30348			Dates: Reason: Notice Only				Unknowr

Acct #:

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 19 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS										
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	_	unt of aim		
16 Farmers Insurance Attn: Bankruptcy Dept. PO Box 948 Aurora IL 60507-0948 Acct #: 05 0296 38360			Dates: 2007 Reason: Credit Extended to Debtor(s)				\$	200		

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Credit Collection Services Bankruptcy Department PO Box 55126 Boston MA 02205

17 First Premier Bank Attn: Bankruptcy Dept. 601 S Minnesota Ave Sioux Falls SD 57104 Acct #: 2080	Dates: 2007 Reason: Credit Card or Credit Use	\$ 450
18 Friedman & Wexler, LLC Bankruptcy Department 500 W. Madison St., Ste. 2910 Chicago IL 60661 Acct #: 2080	Dates: 2004-09 Reason: Credit Extended to Debtor(s)	\$ 700
19 Friedman & Wexler, LLC Bankruptcy Department 500 W. Madison St., Ste. 2910 Chicago IL 60661 Acct #: 2080	Dates: 2006 Reason: Credit Extended to Debtor(s)	\$ 2,900
20 Genesis Financial Services Bankruptcy Department 505 N. LaSalle St., Ste. 250 Chicago IL 60610 Acct #: 2080	Dates: 9/24/08 Reason: PayDay Loan	\$ 1,600

B6F (Official Form 6F) (12/07) Page 5 of 12

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 20 of 47 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS									
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim		
21 Guaranty Bank Bankruptcy Dept. 161 W. Wisconsin Ave. Milwaukee WI 53203			Dates: 2003-08 Reason: Credit Card or Credit Use				\$ 100		
Acct #: 2080 22 H&R Block Bank Bankruptcy Department PO Box 3052 Milwaukee WI 53201 Acct #: 7714 0010 1145 4436			Dates: 2008 Reason: Credit Card or Credit Use				\$ 600		
23 <u>IAdvance</u> Bankruptcy Dept. PO Box 91607 Sioux Falls SD 57109 Acct #: 2080			Dates: 2004-09 Reason: PayDay Loan				\$ 150		
24 Illinois Department of Revenue Bankruptcy Department PO Box 19035 Springfield IL 62794-9035 Acct #: 2080			Dates: 2004 Reason: Taxes - Federal, State/Local				\$ 700		
25 Illinois Lending Corporation Bankruptcy Dept. 408 N. Wells St. Chicago IL 60610 Acct #: 41372			Dates: 6/08 Reason: PayDay Loan				\$ 1,500		

B6F (Official Form 6F) (12/07) Page 6 of 12

Document Page 21 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Chantanique Lata Brown / Debtor

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amou Cla	int of aim
26 K Mart Attn: Bankruptcy Dept. PO Box 15521 Wilmington DE 19850-5521			Dates: 1994-99 Reason: Credit Card or Credit Use				\$	1
Acct #: 99M1156538								

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Wexler & Wexler Bankruptcy Department 500 W. Madison St., #2910 Chicago IL 60661

Clerk, First Mun Div Doc# 99-M1-156538 50 W. Washington St., Rm. 1001 Chicago IL 60602

27 Kennedy-King College Attn: Bankruptcy Department 6800 S. Wentworth Ave. Chicago IL 60621 Acct #: 5064	Dates: 2004-09 Reason: Loan or Tuition for Education	\$ 450
28 Kingston Financial Bankruptcy Dept. 299 S. Maine, 13th floor Salt Lake City UT 84111 Acct #: 2080	Dates: 3/23/09 Reason: PayDay Loan	\$ 300
29 MCI Worldcom C/O LVNV Funding LLC Po Box 740281 Houston TX 77274 Acct #: 3GO80150	Dates: 2001-06 Reason: Utility Bills/Cellular Service	\$ 400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

MCI Worldcom CAS Department 500 Technology Dr. Weldon Springs MO 63304

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 22 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Chantanique Lata Brown / Debtor

In re

Record # 365885

SCHEDULE F - CREDITORS	SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS						
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
30 Olympia College c/o RJM Acquistion LLC 575 Underhill Blvd Ste 2 Syosset NY 11791 Acct #: 351R662080			Dates: 2001-08 Reason: Loan or Tuition for Education				\$ 500
31 One Click Cash Bankruptcy Department 2533 N. Carson St., Ste. 5024 Carson City NV 89706 Acct #: 2080			Dates: 3/23/09 Reason: PayDay Loan				\$ 550
32 Peoples Gas Bankruptcy Department 130 E. Randolph Dr. Chicago IL 60601-6207 Acct #: 6500046666982			Dates: 2004-09 Reason: Utility Bills/Cellular Service				\$ 1,600
PLS Financial Payday Loan Store of Illinois 300 N. Elizabeth St., Ste. 4E Chicago IL 60607 Acct #: 2080			Dates: 3/30/09 Reason: PayDay Loan				\$ 700
34 Sallie Mae Attn: Bankruptcy Dept. 12061 Bluemont Way Reston VA 20910 Acct #: 0128			Dates: 2004-08 Reason: Loan or Tuition for Education				\$ 5,100
35 Sir Finance Bankruptcy Department 424 W. 31st St. Chicago IL 60616 Acct #: 2080			Dates: 3/27/09 Reason: PayDay Loan				\$ 1,900
36 TCF Bank Attn: Bankruptcy Department PO Box 1501 Holtsville NY 00501 Acct #: 2080			Dates: 2003-08 Reason: Credit Card or Credit Use				\$ 4,400

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 23 of 47 UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS							
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
37 <u>T-Mobile</u> Bankruptcy Department PO Box 742596 Cincinnati OH 45274-2596			Dates: 2004-09 Reason: Utility Bills/Cellular Service				\$ 800
Acct #: 573468201							
38 <u>Transunion Credit Information</u> Attn: Bankruptcy Dept. 8200 E. 32nd Street N. Wichita KS 67226			Dates: Reason: Notice Only				Unknown
Acct #:							
39 TRW Consumer Assistance Attn: Bankruptcy Dept. P.O. Box 2350 Chatsworth CA 913132350 Acct #:			Dates: Reason: Notice Only				Unknown
40 TSi Telephone Co. Bankruptcy Dept. PO Box 73626 Cleveland OH 44193 Acct #: 145116			Dates: 2003-08 Reason: Utility Bills/Cellular Service				\$ 150
41 Univ. of Chicago Charter Sch. Bankruptcy Dept. 6420 S. University Ave. Chicago IL 60637 Acct #: 2080			Dates: 2004-09 Reason: Loan or Tuition for Education				\$ 300

Document UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLA	IMS

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	 unt of aim
42 <u>US Cellular/Chicago</u> C/O Account Recovery Service 3031 N. 114Th St. WauWattosa WI 53222 Acct #: D2053357N1			Dates: 2003-08 Reason: Credit Card or Credit Use				\$ 500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

US Cellular **Bankruptcy Department** PO Box 7835 Madison WI 53707-7835

AFNI Bankruptcy Department PO Box 3097 Bloomington IL 61702

43 Vanessa Kizart-Wilson Dates:

8240 S. Evans Chicago IL 60619

Acct #: 2080

7/3/07

Reason: Auto Accident

2,400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Secretary of State Attn: Safety & Financial Resp 2701 S. Dirksen Pkwy. Springfield IL 62723

State Farm Insurance Attn: Bankruptcy Department 160 Industrial Dr. Elmhurst IL 60126

Document Page 25 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Chantanique Lata Brown / Debtor

In re

SCHEDULE F - CREDIT	CDC HOLDING HINCH	COUDED NON DDIOD	
~(HEI)!!!	OBZ HOLLING INS	-CIIREII NCNI-PRICIR	
JULIEDULE I - UNEDII	ONS HOLDING GIASI	LCCIXED NON-I MON	III OLAHVO

Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J C	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
44 <u>Vanessa Kizart-Wilson</u>			Dates:				
8240 S. Evans Chicago IL 60619			Reason: Notice Only				
Acct #: 2080							

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Wilber & Associates Bankruptcy Department PO Box 2159 Bloomington IL 61702

45 Washington Mutual Bank

C/O ER Solutions 800 Sw 39Th St Renton WA 98057 **Acct #: 31369669**

Dates: 2003-08

Reason: Credit Card or Credit Use

\$ 400

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Washington Mutual Bank Bankruptcy Department PO Box 99604 Arlington TX 76096

46 Workforce Financial, Inc.

Bankruptcy Department 1500 Skokie Blvd., Ste. 105B Northbrook IL 60062

Acct #: 2080

Dates: 2008

Reason: PayDay Loan

\$ 3,500

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Arnstein & Lehr Bankruptcy Department 120 S. Riverside Plaza, #1200 Chicago IL 60606

Clerk, First Mun Div Doc# 09-M1-137803 50 W. Washington St., Rm. 1001 Chicago IL 60602 Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 26 of 47

Document Page 26 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS								
Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed		unt of aim
47 Wow Internet & Cable C/O Credit Management LP 4200 International Pkwy Carrollton TX 75007			Dates: 2002-07 Reason: Credit Card or Credit Use				\$	700
Acct #: 34622554								

Law Firm(s) | Collection Agent(s) Representing the Original Creditor

Wow Internet & Cable Bankruptcy Department PO Box 63000 Colorado Springs CO 80962

Total Amount of Unsecured Claims

(Report also on Summary of Schedules)

\$ 42,476.00

Document Page 27 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Check this box if debtor has no executory contracts or unexpired leases.						
	Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Interest. State who	ntract or Lease and Nature of Debtor's ether Lease is for Non-Residential Real y. State Contract Number or y Government Contract.				
1	Rent A Center Bankruptcy Department 2016 E. 95th St. Chicago IL 60617	Intention: Contract Type: Terms/Month: Buy Out: Begin Date: Debtor Int: Description:	Assume Lease Lease on Property \$12.99/mo. 1,879.53 7/19/08 Lessee living room furniture				
2	Aaron's Sales and Lease Bankruptcy Department 2231 E. 95th St. Chicago IL 60617	Intention: Contract Type: Terms/Month: Buy Out:	Assume Lease Lease on Property \$				

Begin Date: Debtor Int:

Description:

B6G (Official Form 6G) (12/07)

5/09

Lessee

TV, stand, table/chairs

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 28 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
[x] None	

PFG Record # 365885 B6H (Official Form 6H) (12/07) Page 1 of 1

UNITED STATES BARKREPTEY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

Bankruptcy Docket #:

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE 15, daughter, 13, son, 12, son 9, son 7, daughter		
Status: Single			
	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT	
Occupation:	Unit clerk		
Name of Employer:	Rush		
Years Employed	approx. 1 1/2 years		
Employer Address:	1635 W. Congress Parkway		
City, State, Zip	Chicago, IL 60612 ,		

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
Monthly Gross Wages, Salary, and commissions	\$ 2,028.20	\$ 0.00
(Prorate if not paid monthly.)	\$ 2,028.20	\$ 0.00
Estimated Monthly Overtime		
3. SUBTOTAL	\$ 2,028.20	\$ 0.00
4. LESS PAYROLL DEDUCTIONS	A 0.47 40	¢ 0 00
a. Payroll Taxes and Social Security	\$ 247.43	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify) Pension:	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 247.43	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,780.77	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social Security or government assistance (Specify)	\$ 637.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) & & &	\$ 0.00	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13		
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,417.77	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromlin	\$ 2,41	17.77
if there is only one debtor repeat total reported on line 15.)	Report also on Summary of Schedules and	d. if applicable. on Statistical Summary

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

Record #: 365885 B6I (Official Form 6I) (12/07) Page 1 of 1

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None**

UNITED SPATESTBARKIR SPOTET COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

SCHEDIII E I - CURRENT EXPENSES OF INDIVIDUAL DERTOR(S)

In re

Chantanique Lata Brown / Debtor

Bankruptcy Docket #:

SCHEDULE J - CURRENT EXPENSES OF INDIVIDUAL DEBTOR	S)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family at time case filed. F payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	Prorate any
Check box if joint petition is filed & debtor's spouse maintains a separate household. Complete a separate schedule of expenditures lat	beled "Spouse".
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 589.00
a. Real Estate taxes included? [] Yes [x] No b. Property insurance included? [] Yes [x] No	
2. Utilities: a. Electricity and Heating Fuel	\$ 210.00
b. Water, Sewer, Garbage	\$ -
c. Cellphone, Internet	\$ 120.00
d. Other Home Phone and Cable Television	\$ 50.00
3. Home Maintenance (repairs and upkeep)	\$ -
4. Food	\$ 550.00
5. Clothing	\$ 100.00
6. Laundry and Dry Cleaning	\$ 50.00
7. Medical and Dental Expenses	\$ 15.00
8. Transportation (not including car payments) Gas, Tolls/Parking, Fees/Licenses, Repair, Bus/Train	\$ 235.00
9. Recreation, Clubs and Entertainment, Newspapers, Magazines, etc.	\$ 50.00
10. Charitable Contributions	\$ -
 Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or Renter's 	\$ -
b. Life	\$ -
c. Health	\$ -
d. Auto	\$ 98.00
e. Other	\$-
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) Federal or State Tax Repayments, Real Estate Taxes	\$ -
13. Installment Payments: (In Chapter 11, 12, and 13 cases, do not list payments to be included in plan) a. Auto	\$553.00
b. Reaffirmation Payments	\$ -

17. Other:	Haircuts, Hygiene, Eyecare, Meds	Newspaper/Mags & Postage/Banking	Tuition, Books & GLS Repay:	Childcare & Babysitting	Pet Care:
	\$160.00	\$22.00	\$0.00	\$ -	\$ -

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and if applicable, on the Stastical of Summary of Certain Liabilities and Related Data.

\$ 2,802.00

\$182.00

\$-

\$-

\$-

19. Describe any increase/decrease in expenditures anticipated to occur within the year following the filing this document: None

20	STA	TEMENT	OF	MON	THI \	/ NFT	INCOME
ZU.	917	7 I FIAIFIA I	U I	INICIA			HIACCIAIL

c. Other

14. Alimony, maintenance and support paid to others

15. Payments for support of additional dependents not living at your home

a. Average monthly income from Line 15 of Schedule I

\$ 2,417.77 \$ 2,802.00

b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)

\$(384.24)

d. Total amount to be paid into plan monthly

B6J (Official Form 6J) (12/07) Page 1 of 1 Record #: 365885

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 31 of 47

Document Page 31 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown Debtor

Bankruptcy Docket #:

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Dated: 06/23/2009 /s/ Chantanique Lata Brown

X Date & Sign

Chantanique Lata Brown

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were **NOT** used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

PFG Record #

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 32 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	
	2009: \$2,028/month 2008: \$21,648 2007: \$15,506	employment	
X	Spouse		
	AMOUNT	SOURCE	

Document Page 33 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

CTATEMENT	OF FINANCIAL	VEEVIDE
SIAICIVICINI	UF FINANCIAL	ALLAIKO

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	AMOUNT	SOURCE	_
	2009: \$637/month 2008: \$7,644 2007: none	social security	
X	Spouse		
	AMOUNT	SOURCE	-

NONE X

03. PAYMENTS TO CREDITORS:

Name = === A d due = =

Complete a. or b. as appropriate, and c.

a. INDIVIDUAL OR JOINT DEBTOR(S) WITH PRIMARILY CONSUMER DEBTS: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately proceeding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600.00. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

of Creditor	Payments	Paid	Still Owing
Name and Address	Dates of	Amount	Amount

NONE Х

b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address	Dates of	Amount Paid of Value of	Amount
of Creditor	Payment/Transfers	Transfers	Still Owing

American Daid and Value of

Document Page 34 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

CTATEMENT	OF FINANCIAL	VEEVIDE
SIAICMENI	UF FINANCIAL	ALLAIRO

NONE



c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name & Address of Creditor & Relationship to Debtor

Dates of Payments Amount Paid or Value of **Transfers**

Amount Still Owing

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS:

List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF **PROCEEDING**

COURT OF AGENCY AND LOCATION

STATUS ΟF DISPOSITION

Workforce Financial v. Chantanique Brown, 09-M1-137803

small claims

Cook County Circuit Court

pending

NONE X

04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized

Date of Seizure Description and Value of Property

NONE



05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller

Date of Repossession, Foreclosure Sale. Transfer or Return

Description and Value of Property

Document Page 35 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

of Property

06. ASSIGNMENTS AND REC	CEIVERSHIPS:		
	f property for the benefit of creditors made wit nder chapter 12 or chapter 13 must include ar		
	uses are separated and a joint petition is not		spouses whether of flot a join
		,	
Name and Address of	Date of	Terms of Assignment or	
Assignee	Assignment	Settlement	
7 lodigitoo			
,	been in the hands of a custodian, receiver, or	• •	` , ,
-	t of this case. (Married debtors filing under cha		
property of eitner or both spou	ses whether or not a joint petition is filed, unle	ess the spouses are separated a	nd a joint petition is not filed.,
Name and	Name & Location	Date	Description
Address	of Court Case	of	and Value of
of Custodian	Title & Number	Order	Property
07. GIFTS:	ibutions made within one year immediately pr	eceding the commencement of t	nis case excent ordinary and
_	aggregating less than \$200 in value per indivi	_	•
,	ed debtors filing under chapter 12 or chapter	•	00 0 0
man φ του per recipient. (Marri	a filed unless the anguese are congreted and	a joint petition is not filed.)	
whether or not a joint petition i	s liled, driless the spouses are separated and	, ,	
whether or not a joint petition i	·		Description
whether or not a joint petition i	Relationship	Date of	Description and Value
whether or not a joint petition i lame and Address of Person	·	Date	•
whether or not a joint petition i lame and Address of Person or	Relationship to Debtor,	Date of	and Value
whether or not a joint petition i lame and Address of Person or Organization	Relationship to Debtor,	Date of	and Value
whether or not a joint petition i lame and Address of Person or	Relationship to Debtor,	Date of	and Value
whether or not a joint petition is lame and Address of Person or Organization 08. LOSSES:	Relationship to Debtor, If Any	Date of Gift	and Value of Gift
whether or not a joint petition is lame and Address of Person or Organization 08. LOSSES: List all losses from fire, theft, or	Relationship to Debtor,	Date of Gift mediately preceding the commen	and Value of Gift cement of this case or since
whether or not a joint petition is lame and Address of Person or Organization 08. LOSSES: List all losses from fire, theft, commencement of this case. (Relationship to Debtor, If Any other casualty or gambling within one year imr	Date of Gift mediately preceding the comments pter 13 must include losses by e	and Value of Gift cement of this case or since
whether or not a joint petition is lame and Address of Person or Organization 08. LOSSES: List all losses from fire, theft, commencement of this case. (or not a joint petition is filed, un	Relationship to Debtor, If Any other casualty or gambling within one year immoder debtors filing under chapter 12 or chapters the spouses are separated and a joint process.	Date of Gift mediately preceding the comment pter 13 must include losses by eletition is not filed.)	and Value of Gift cement of this case or since
whether or not a joint petition is lame and Address of Person or Organization 08. LOSSES: List all losses from fire, theft, commencement of this case. (Relationship to Debtor, If Any other casualty or gambling within one year imm Married debtors filing under chapter 12 or cha	Date of Gift mediately preceding the comments pter 13 must include losses by e	and Value of Gift cement of this case or since

Loss

Part by Insurance, Give Particulars

Document Page 36 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

NONE

NONE

Chantanique Lata Brown, Debtor

		INANCIAL AFFAIRS	
09. PAYMENTS RELATED TO DEB	T COUNSELING OR BANKRU	PTCY·	
	under the bankruptcy law or pr	e debtor to any persons, including attorn eparation of a petition in bankruptcy with	
Name and		Date of Payment,	Amount of Money or
Address		Name of Payer if Other Than Debtor	Description and
of Payee		Other man Debtor	Value of Property
Law Offices of Peter Francis Geraci			Payment/Value: 1,200.00
55 E Monroe St			1,200.00
Suite#3400			
Chicago,IL 60603			
Name and Address of Payee		Date of Payment, Name of Payer if Other Than Debtor	Amount of Money or description and Value of Property
MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227		6/15/09	\$50.00
0. OTHER TRANSFERS			
ransferred either absolutely or as se	curity with two (2) years immed must include transfers by either	nary course of the business or financial a diately preceding the commencement of er or both spouses whether or not a joint	this case. (Married debtors
Name and Address of		Describe Property	
Transferee, Relationship	Dota	Transferred and Value Received	
to Debtor	Date	value Received	
0b. List all property transferred by thrust or similar device of which the de		immediately preceding the commencem	nent of this case to a self-settle
Name of	Date(s)	Amount and Date	
rianic oi			

Transfer(s)

other Device

Closing

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 37 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

STATEMENT OF FINANCIAL AFFAIRS

NONE

11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution Type of Account, Last Four Digits of Account Number, and Amount of Final Balance

Amount and Date of Sale or Closing



12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository Names & Addresses of Those With Access to Box or depository Description of Contents Date of Transfer or Surrender, if Any

NONE

13. SETOFFS:

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

NONE

14. LIST ALL PROPERTY HELD FOR ANOTHER PERSON:

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 38 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

STATEMENT OF FINANCIAL AFFAIRS

15. PRIOR ADDRESS OF DEBTOR(S):

If debtor has moved within three (3) years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

·	Name	Dates of
Address	Used	Occupancy
4558 S. King Dr., #C1, Chicago, IL 60653	same	2005-06
8120 S. Maryland, Apt. 2nd fl., Chicago, IL 60619	same	2006-09

NONE

16. SPOUSES and FORMER SPOUSES:

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight (8) years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

NONE

17. ENVIRONMENTAL INFORMATION:

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of the these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

PFG Record # 365885

Document Page 39 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

,	STATEMENT OF FINA	ANCIAL AFFAIRS		
17a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be lial or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:				
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law	
	f every site for which the debtor provid al unit to which the notice was sent and	_	a release of Hazardous	
Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law	
	ve proceedings, including settlements the name and address of the government Docket Number			
18 NATURE, LOCATION AND NA	AME OF BUSINESS			
ending dates of all businesses in a partnership, sole proprietor, or wa immediately preceding the comme	t the names, addresses, taxpayer idenwhich the debtor was an officer, directors self-employed in a trade, profession, encement of this case, or in which the receding the commencement of this ca	or, partner, or managing executive or other activity either full- or part- debtor owned 5 percent or more of	of a corporation, partner in a time within six (6) years	
	he names, addresses, taxpayer identifi which the debtor was a partner or own he commencement of this case.			
	he names, addresses, taxpayer identification which the debtor was a partner or own the commencement of this case.			
Name & Last Four Digits of		Nature	Beginning and	
oc. Sec. No./Complete EIN or Other TaxPaver I.D. No.	Address	of Business	Ending Dates	

PFG Record # 365885 B7 (Official Form 7) (12/07) Page 8 of 12

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 40 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	IANCIAL AFFAIRS
b. Identify any business listed	in subdivision a., above, that is "single a	asset real estate" as defined in 11 USC 101.
Name	Address	
has been, within six years imn executive, or owner of more the partnership, a sole proprietor, (An individual or joint debtor)	nediately preceding the commencement an 5 percent of the voting or equity secu- or self-employed in a trade, profession, of should complete this portion of the state	corporation or partnership and by any individual debtor who is of this case, any of the following: an officer, director, managing inties of a corporation; a partner, other than a limited partner, of or other activity, either full- or part-time. ment only if the debtor is or has been in business, as defined at e. A debtor who has not been in business within those six years
should go directly to the signa 19. BOOKS, RECORDS AND List all bookkeepers and according	FINANCIAL STATEMENTS:	ately preceding the filing of this bankruptcy case kept or superv
the keeping of books of accou	nt and records of the debtor.	, , , , , , , , , , , , , , , , , , ,
Name and Address	Dates Services Rendered	
	s who within two (2) years immediately pred a financial statement of the debtor.	preceding the filing of this bankruptcy case have audited the boo
Name	Address	Dates Services Rendered
	who at the time of the commencement ks of account and records are not availa	of this case were in possession of the books of account and red ble, explain.
	Address	

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 41 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	IANCIAL AFFAIRS	
20. INVENTORIES			
List the dates of the last t the dollar amount and ba	wo inventories taken of your property, the nar sis of each inventory.	ne of the person who supervised th	ne taking of each inventory, a
Date	Inventory	Dollar Amount of Inventory	
of Inventory	Supervisor	(specify cost, market of other basis)	
b. List the name and add	ress of the person having possession of the re	ecords of each of the inventories re	ported in a., above.
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
	RS, OFFICERS, DIRECTORS AND SHAREF ership, list nature and percentage of interest o		
a. If the debtor is a partner Name and Address 21b. If the debtor is a cor	ership, list nature and percentage of interest o Nature	Percentage of Interest oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partner Name and Address 21b. If the debtor is a cor	Pership, list nature and percentage of interest o Nature of Interest poration, list all officers & directors of the corp	Percentage of Interest oration; and each stockholder who	directly or indirectly owns,
a. If the debtor is a partner and Address 21b. If the debtor is a corr controls, or holds 5% or read Address 22. FORMER PARTNER	Poration, list all officers & directors of the corp	Percentage of Interest Oration; and each stockholder who proporation. Nature and Percentage of Stock Ownership DLDERS:	
a. If the debtor is a partner and Address 21b. If the debtor is a corr controls, or holds 5% or read Address 22. FORMER PARTNER	Porship, list nature and percentage of interest of Nature of Interest Pooration, list all officers & directors of the corporate of the voting or equity securities of the control of the voting of th	Percentage of Interest Oration; and each stockholder who proporation. Nature and Percentage of Stock Ownership DLDERS:	
a. If the debtor is a partner and Address 21b. If the debtor is a correction controls, or holds 5% or respectively. Name and Address 22. FORMER PARTNER If the debtor is a partners Name	Poration, list all officers & directors of the corporation of the voting or equity securities of the control of the voting of the voti	Percentage of Interest Oration; and each stockholder who orporation. Nature and Percentage of Stock Ownership DLDERS: thip interest of each member of the Withdrawal	partnership.

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 42 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

	STATEMENT OF FIN	AITOIALAITAIITO	
22b. If the debtor is a corporati	on, list all officers, or directors whose rel	ationship with the corporation terminated within or	ne (1) year
immediately preceding the con			
Name		Date of	
and Address	Title	Termination	
23. WITHDRAWALS FROM A	PARTNERSHIP OR DISTRIBUTION BY	A COPORATION:	
		utions credited or given to an insider, including coner perquisite during one year immediately preced	
Name and Address of	Date and	Amount of Money or	
Recipient, Relationship to Debtor	Purpose of Withdrawal	Description and value of Property	
	2011		
24. TAX CONSOLIDATION GF	ROUP:		
If the debtor is a corporation, li	st the name and federal taxpayer identifi	cation number of the parent corporation of any cor thin six (6) years immediately preceding the comr	•
If the debtor is a corporation, li for tax purposes of which the d	st the name and federal taxpayer identifi		•
If the debtor is a corporation, li for tax purposes of which the d case.	st the name and federal taxpayer identifi ebtor has been a member at any time w		•
If the debtor is a corporation, li for tax purposes of which the d case. Name of	st the name and federal taxpayer identifi ebtor has been a member at any time w Taxpayer		Ū
If the debtor is a corporation, lift for tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identificebtor has been a member at any time w Taxpayer Identification Number (EIN) I, list the name and federal taxpayer iden		nencement of
If the debtor is a corporation, lift for tax purposes of which the decase. Name of Parent Corporation 25. PENSION FUNDS:	st the name and federal taxpayer identificebtor has been a member at any time w Taxpayer Identification Number (EIN) I, list the name and federal taxpayer iden	thin six (6) years immediately preceding the comr	nencement of

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 43 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

CT/		$NIT \cap E$		CIAI .	AFFAIRS
. J I I	4 I L IVI L	NI UE	CINAN	CIAL	AFFAIR.3

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 06/23/2009 /s/ Chantanique Lata Brown

Chantanique Lata Brown

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 44 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown / Debtor

DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 0		
Creditor's Name:	Describe Property Securing Debt:	
NONE		
	y subject to unexpired leases. (All three o	
be completed for each une	xpired lease. Attach additional pages if n	ecessary.)
Property No. 1		
Lessor's Name:	Describe Property Securing Debt:	Lease will be
Aaron's Sales and Lease		assumed pursuant to
Bankruptcy Department	TV, stand, table/chairs	11 U.S.C. § 365(p)(2):
2231 E. 95th St.		■ Yes □ No
Chicago IL 60617		■ res □ No
Property No. 2		
Lessor's Name:	Describe Property Securing Debt:	Lease will be
Rent A Center	J	assumed pursuant to
Bankruptcy Department	living room furniture	11 U.S.C. § 365(p)(2):
2016 E. 95th St.		
Chicago IL 60617		■ Yes □ No
	<u> </u>	

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Dated: 06/23/2009 /s/ Chantanique Lata Brown

Chantanique Lata Brown

X Date & Sign

Case 09-22989 Doc 1 Filed 06/24/09 Entered 06/24/09 15:38:49 Desc Main Document Page 45 of 47

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

Bankruptcy Docket #:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid of profinsed by the Debtor(5), to the undersigned, is as follows	•	
For legal services, Debtor(s) agrees to pay and I have agreed to accept		\$975
Prior to the filing of this Statement, Debtor(s) has paid and I have received		\$975
The Filing Fee has been paid.	Balance Due	\$0

2. The source of the compensation paid to me was:

Debtor(s) Other: (specify)

3. The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

The compensation haid or promised by the Debtor(s) to the undersigned is as follows:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: **None.**

- 4. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- 5. The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first scheduled meeting of creditors.
- (d) Advice as required.
- **6.** By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does **NOT** include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

Dated: 06/23/2009 /s/ Mario M Arreola

Attorney Name: Mario M Arreola LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Form B203 (12/94) Page 1 of 1

Bar No: 9687938

Document Page 46 of 47 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Chantanique Lata Brown, Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/23/2009

/s/ Chantanique Lata Brown
Chantanique Lata Brown

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Chantanique Lata Brown Debtor

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> bankruptcy filing. Briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) must be provided by nonprofit budget & credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

- 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors
- Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)
- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not

Chapter 13: Repayment of All or Part of Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family farm or fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Dated: 06/23/2009 /s/ Chantanique Lata Brown

Chantanique Lata Brown

~

Sign & Date Here



Sign & Date Here

Dated: 06/23/2009 /s/ Mario M Arreola

Attorney: Mario M Arreola Bar No: 9687938

PFG Record # 365885